

## Medicare Scams: Be Aware Be Informed

According to complaints received by the Mississippi Insurance Department (MID), some agents are using a variety of confusing and deceptive sales



practices to sell Medicare-related Part C and D plans. Some Medicare recipients are being enrolled in these plans without fully understanding the terms of the plan, and in some cases, without even knowing they have been enrolled.

Here are some tips to help seniors avoid becoming victims of the latest Medicare Advantage scams:

- 1) If someone you do not know, and who does not have an appointment to talk with you, comes to your door to sell you a Medicare Advantage (Medicare Part C) Plan or a Medicare Prescription Drug (Medicare Part D) Plan, DO NOT SPEAK WITH THAT PERSON OR GIVE THAT PERSON ANY OF YOUR

PERSONAL INFORMATION. They have already violated Medicare's rules by coming to your door without an appointment.

- 2) Before enrolling in a Medicare Advantage Plan, find out if your regular doctor(s), health care providers and hospital accept that plan. If they do not accept the plan being offered to you but you are willing to go to another doctor or hospital for care you can choose the new plan. If you want to keep your same doctor(s) and use the same hospital you've always used DO NOT SIGN UP FOR THAT PLAN.

- 3) If you take regular medications, before enrolling in a Medicare Prescription Drug Plan, find out if that Plan covers all of your usual medications.

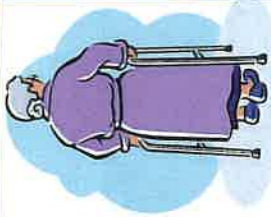


- 4) Before buying a Medicare Advantage Plan, ask the agent to show you a comparison of the plan he or she is selling to the plan you already have, including a comparison of the out-of-pocket costs and deductibles. If the agent cannot show you why his or her plan is better for you than what you have, DO NOT BUY THE NEW PLAN.

- 5) Because these plans can be very confusing, it is a good idea to wait 24 hours or so before making the decision

whether to buy the plan or not. If you have questions, or if something is not clear, ask for clarification.

MID recommends that you have a family member or close friend with you during the sales presentation and/or to go over the information with you after the salesperson has left.



- 6) NO ONE IS REQUIRED TO SIGN UP FOR A MEDICARE ADVANTAGE (PART C) PLAN. MEDICARE IS NOT GOING AWAY. Medicare representatives do not go door to door enrolling people in these plans. A salesperson who tells you any of these things is either misinformed or is not being truthful with you. If you have questions contact the Mississippi Insurance Department.

**Phone: 601-359-3569**  
**Statewide Toll-Free:**  
**800-562-2957**  
**[www.mid.state.ms.us](http://www.mid.state.ms.us)**

## Abusive Sales Practices to Watch Out For

A number of scenarios are currently being reported to the Mississippi Insurance Department (MID) as being used by some agents. Insurance Commissioner Mike Chaney, urges Medicare recipients to contact MID immediately should you find yourself in a situation such as the ones described below:

- 1) The agent will actually claim to be from Medicare. In many instances, the agent will present a red, white, and blue card that looks like a Medicare recipient's card.
- 2) The agent will have the Medicare recipient fill out a "request for more information," form, when actually the "request" form is an enrollment form for whatever Part C or D plan the agent is selling.
- 3) The agent will ask the Medicare recipient to sign a form "just to show [my] boss" the agent contacted the recipient.



4) The agent assures the Medicare recipient that enrollment in a Medicare Advantage (Part C) Plan will not affect his/her Medicare coverage. MID is finding that the recipient has been disenrolled from Medicare Part A and B. Often the recipient discovers this fact when a health care provider informs them that Medicare has declined to pay a charge.

5) The agent tells the Medicare recipient that enrollment in the plan he or she is selling will not cost anything. Nothing is free. The agent receives a commission from the sale and premiums will be collected.

6) In a particularly serious case, MID found that several recipients had no knowledge of being enrolled in a Medicare Part C plan, and had never had any contact with the agent responsible for enrolling them. It is believed that the recipient's personal information was obtained fraudulently, and was used on the plan enrollment forms.

**Mike Chaney  
Commissioner  
of Insurance**



Mississippi Insurance Department

[www.mid.state.ms.us](http://www.mid.state.ms.us)

Mail: P.O. Box 79, Jackson, MS 39205-0079

Street: 501 N. West St., Suite 1001

Jackson, MS 39201

**Phone: 601-359-3569**

**Statewide Toll-Free:**

**800-562-2957**

## Mississippi Insurance Department



## Senior Citizen Alert:

## Beware of Medicare Advantage Scams

Tips on how to avoid becoming a victim and warning signs of abusive sales practices